

This instrument prepared by MELOIS M RAYFORD. Phone: (901) 523-3217

Loan No. 3-81430530

Payoff Date: 06/11/98

NBC BANK
FSB (KNOXVILLE)
One Commerce Square
Memphis, Tennessee 38150

TRUST DEED RELEASE

WHEREAS, By the hereinafter described trust deed, heretofore recorded in the Register's Office of DESOTO County, Mississippi, real property was conveyed by the hereinafter named grantor(s), to R. Grattan Brown, Jr. and Charles A. Neale as Trustees, for the purpose of securing the payment and indebtedness evidenced by notes fully described in such trust deed; and

WHEREAS, All of the notes described in and secured by said trust deed have been paid in full, and there is nothing due or owing on said indebtedness nor under the terms and provisions of said trust deed; and

WHEREAS, Said trust deed is briefly described as follows, to-wit:

GRANTOR(S): RICHARD H ANDERSON, STEPHANIE A ANDERSON
DATE OF INSTRUMENT: JUNE 10, 1997
RECORDED BOOK/INSTRUMENT NO. : 991
RECORDED PAGE: 486

DESCRIPTION OF PROPERTY: Property as described therein, County DESOTO.

NOW, THEREFORE, in consideration of the premises the undersigned NBC FSB Knoxville Bank as legal owner and holder of the notes secured by said trust deed, acknowledges full payment and satisfaction thereof, and hereby releases and discharges the lien of said trust deed, and to this end and to the real estate described in said trust deed, to which reference is made for a particular description of said property.

The undersigned, NBC FSB Knoxville Bank, covenants with the said grantor(s) that he/she/they is/are the legal owner(s) and holder(s) of the notes described in and secured by said trust deed, and that he/she/they has/have the lawful right to release and discharge the lien thereof.

IN WITNESS WHEREOF the said NBC FSB Knoxville Bank has hereunto set its hand (or caused its corporate name to be signed hereto by and through its proper officers duly authorized so to do) this the 27 day of JULY, 2000.

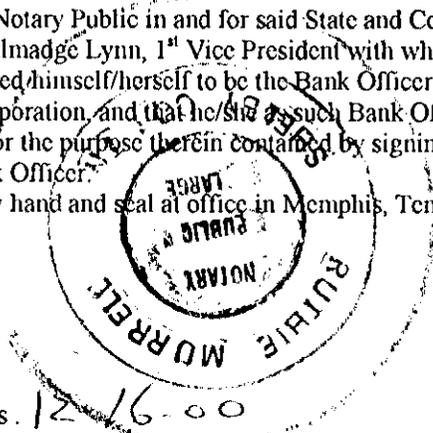
NBC FSB Knoxville Bank

Talmadge Lynn
Talmadge Lynn, First Vice President

STATE OF TENNESSEE
COUNTY OF SHELBY

Before me, a Notary Public in and for said State and County duly commissioned and qualified, personally appeared Talmadge Lynn, 1st Vice President with whom I am personally acquainted, and who, upon oath, acknowledged himself/herself to be the Bank Officer of the NBC Knoxville Bank the within named bargainer, a corporation, and that he/she is such Bank Officer being authorized to do so, execute the foregoing instrument for the purpose therein contained by signing the name of the corporation by himself/herself as Bank Officer.

WITNESS my hand and seal at office in Memphis, Tennessee Shelby County, this 27 day of JULY, 2000.



Ruthe Murrell
Notary Public

My commission expires 12-16-00

* Do not write below this line - FOR REGISTER'S USE ONLY *

STATE MS.-DESOTO CO.
FILED

JUL 31 9 07 AM '00

BK 1232 PG 741
W.F. HAYNES, CLK.